

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Western District of North Carolina

Case number (If known): Chapter you are filing under:

Chapter 7
Chapter 11
Chapter 12
Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	JAMES First name REUBEN Middle name BURTON Last name Jr. Suffix (Sr., Jr., II, III)	SUSAN First name HUNT Middle name BURTON Last name Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names and any assumed, trade names and <i>doing business as</i> names. Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.	First name Middle name Last name GLOBAL ENERGY SOLUTIONS Business name (if applicable)	First name Middle name Last name Business name (if applicable)
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - 7903	xxx - xx - 1811

Debtor 1 JAMES REUBEN BURTON Document Page 2 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Your Employer Identification Number (EIN), if any.	EIN _____	EIN _____
5. Where you live	<p>If Debtor 1 lives at a different address:</p> <p>105 GRAHAM HALL COURT Number Street</p> <p>MATTHEWS NC 28104 City State ZIP Code</p> <p>UNION-NC County</p> <p>If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</p> <p>Number Street</p> <p>P.O. Box</p> <p>City State ZIP Code</p>	<p>If Debtor 2 lives at a different address:</p> <p>105 GRAHAM HALL COURT Number Street</p> <p>MATTHEWS NC 28104 City State ZIP Code</p> <p>UNION-NC County</p> <p>If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.</p> <p>Number Street</p> <p>P.O. Box</p> <p>City State ZIP Code</p>
6. Why you are choosing this district to file for bankruptcy	<p><i>Check one:</i></p> <p>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p>I have another reason. Explain. (See 28 U.S.C. § 1408.)</p> <p>_____</p>	<p><i>Check one:</i></p> <p>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p>I have another reason. Explain. (See 28 U.S.C. § 1408.)</p> <p>_____</p>

Debtor 1 JAMES REUBEN BURTON Document Page 3 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

Chapter 7
Chapter 11
Chapter 12
Chapter 13

8. How you will pay the fee

I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

No.

Yes. District _____ When _____ Case Number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No.

Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case Number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

No. Go to line 12

Yes. Has your landlord obtained an eviction judgment against you?

No. No. Go to line 12

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 JAMES REUBEN BURTON Document Page 4 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Part 3: Report About Any Businesses You Own as a Sole Proprietor
12. Are you a sole proprietor of any full- or part-time business?

- No. Go to Part 4.
 Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

CAROLINAS AGENT INC

Name of business, if any

105 GRAHAM HALL COURT

Number Street

MATTHEWS

City

NC

State

28104

ZIP Code

Check the appropriate box to describe your business:

Health Care Business (as defined in 11 U.S.C. § 101(27A))

Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

Stockbroker (as defined in 11 U.S.C. § 101(53A))

Commodity Broker (as defined in 11 U.S.C. § 101(6))

None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
 Yes. I am filing under Chapter 11, I am a debtor according to the definition § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

- No.
 Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City

State

ZIP Code

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 JAMES REUBEN BURTON Document Page 6 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17		
	16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17		
	16c. State the type of debts you owe that are not consumer debts or business debts. <hr/>		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter 7. Go to line 18 Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? No Yes		
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

Signature of Debtor 1

Executed on 02/22/2023

MM / DD / YYYY

X

Signature of Debtor 2

Executed on 02/22/2023

MM / DD / YYYY

Debtor 1 JAMES REUBEN BURTON Document Page 7 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

Signature of Attorney for Debtor

Date

MM / DD / YYYY

Printed name

Firm name

Number Street

City

State

ZIP Code

Contact phone

Email address

Bar number

State

Debtor 1 JAMES REUBEN BURTON Document Page 8 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

No

Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

No

Yes. Name of Person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

X

Signature of Debtor 1

Date 02/22/2023
MM / DD / YYYY

Contact phone 980-242-8195

Cell phone 980-242-8195

Email address susanhburton@outlook.com

X

Signature of Debtor 2

Date 02/22/2023
MM / DD / YYYY

Contact phone _____

Cell phone 704-502-3781

Email address _____

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	

United States Bankruptcy Court for the: Western District of North Carolina

Case number
(If known) _____

Check if this is an
amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____ . Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

Signature of Debtor 1

Date 02/22/2023
MM / DD / YYYY

X

Signature of Debtor 2

Date 02/22/2023
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: <u>Western District of North Carolina</u>				
Case number (If known) _____				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$	1100000.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$	10229324.99
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$	11329324.99

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$	550000.00
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$	3615.95
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	+ \$	79554.43
Your total liabilities	\$	633170.38

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 15000.00
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 12062.44

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those “incurred by an individual primarily for a personal, family, or household purpose.” 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 10250.00

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 3615.95
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 3615.95

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: <u>Western District of North Carolina</u>				
Case number (If known) _____				

Check if this is an
amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

No. Go to Part 2.

Yes. Where is the property?

1.1 105 GRAHAM HALL COURT

Street address, if available, or other description

MATTHEWS	NC	28104
City	State	ZIP Code

UNION-NC

County

What is the property? Check all that apply.

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

**Other information you wish to add about this item,
such as local property identification number:**

Do not deduct secured claims or exemptions. Put
the amount of any secured claims on *Schedule D:
Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ 1100000.00 \$ 1100000.00

**Describe the nature of your ownership
interest (such as fee simple, tenancy by
the entireties, or a life estate), if known.**

TENANCY BY THE ENTIRETIES

**Check if this is community property
(see instructions)**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

\$ 1100000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

Debtor 1 JAMES REUBEN BURTON Document Page 13 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

3.1 Make: CHEVORLET
 Model AVALANCHE
 Year: 2012
 Approximate mileage: 117000
 Other information:

Who has an interest in the property? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

Check if this is community property (see instructions)

\$ 12000.00 \$ 12000.00

If you own or have more than one, describe here:

3.2 Make: AUDI
 Model Q7
 Year: 2018
 Approximate mileage: 80000
 Other information:

Who has an interest in the property? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

Check if this is community property (see instructions)

\$ 40000.00 \$ 40000.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

Make: _____
 Model _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

Check if this is community property (see instructions)

\$ _____ \$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.

\$ 52000.00

Debtor 1 JAMES REUBEN BURTON Document Page 14 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe.

HOUSEHOLD GOODS AND APPLIANCES

\$ 15000.00

7. Electronics*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe.

TVS, COMPUTERS, PRINTERS, CELL PHONES

\$ 4000.00

8. Collectibles of value*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.

ARTWORK

\$ 1000.00

9. Equipment for sports and hobbies*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.

CHILDRENS BIKES, GOLF CLUBS, CARPENTRY TOOLS

\$ 800.00

10. Firearms*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.

\$

11. Clothes*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.

CLOTHING AND SHOES

\$ 1500.00

12. Jewelry*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.

WOMENS JEWELRY AND MENS WATCHES

\$ 5000.00

Debtor 1 JAMES REUBEN BURTON Document Page 15 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

Yes. Describe. ONE CAT

\$ 0.00

14. Any other personal and household items you did not already list, including any health aids you did not list

No

Yes. Give specific
information.

\$

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here. →

\$ 27300.00

Debtor 1 JAMES REUBEN BURTON Document Page 16 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes Cash: \$ 700.00

17. Deposits of money*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes..... Institution name:

17.1	Checking account:	TRUIST	\$	4300.00
17.2	Checking account:	CAROLINAS TELCO	\$	5.00
17.3	Checking account:	CAROLINAS TELCO FCU	\$	35.00
17.4	Checking account:	CAROLINAS TELCO FCU	\$	15.00

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes..... Institution or issuer name:

\$

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No

Yes. Give specific information about them

Name of entity:	% of ownership:	
DEI VITAE ENTERPRISES LLC	98.25 %	\$ 9999999.99
CAROLINAS AGENT, INC.	100 %	\$ 5000.00
MARANATHA HOLDINGS LLC	100 %	\$ 0.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them

Issuer name:

\$

Debtor 1 JAMES REUBEN BURTON Document Page 17 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each

account separately. Type of account:

Institution name:

\$ _____

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes.....

Institution name or individual:

\$ _____

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes..... Issuer name and description:

\$ _____

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

\$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific
information about them

\$ _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific
information about them

\$ _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific
information about them

\$ _____

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

Debtor 1 JAMES REUBEN BURTON Document Page 18 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Federal: \$ _____

State: \$ _____

Local: \$ _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.

Alimony: \$ _____

Maintenance: \$ _____

Support: \$ _____

Divorce Settlement: \$ _____

Property Settlement: \$ _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information.

UNPAID EARNINGS AND CONSULTING FEES

\$ 45000.00

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

EQUITABLE

DAVID HUNT

\$ 970.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information.

\$ _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Give specific information.

KLMKH OWES MONEY TO DEBTOR 2 PERSONALLY

\$ 94000.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Give specific information.

\$ _____

Debtor 1 JAMES REUBEN BURTON Document Page 19 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

35. Any financial assets you did not already list

No

Yes. Give specific information.

\$ _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$ 10150024.99

Debtor 1 JAMES REUBEN BURTON Document Page 20 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.

Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

No

Yes. Describe

\$ _____

39. Office equipment, furnishings, and supplies*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe

\$ _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe

\$ _____

41. Inventory

No

Yes. Describe

\$ _____

42. Interests in partnerships or joint ventures

No

Yes. Describe

Name of entity:

% of ownership:

0 %

\$ _____

43. Customer lists, mailing lists, or other compilations

No

Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe

\$ _____

44. Any business-related property you did not already list

No

Yes. Give specific information

\$ _____

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

\$ 0.00

Debtor 1 JAMES REUBEN BURTON Document Page 21 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Part 6:

Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

Yes. Go to line 47.

**Current value of the
portion you own?**
 Do not deduct secured claims
or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No

Yes

\$

48. Crops—either growing or harvested

No

Yes. Give specific
information

\$

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No

Yes

\$

50. Farm and fishing supplies, chemicals, and feed

No

Yes

\$

51. Any farm- and commercial fishing-related property you did not already list

No

Yes. Give specific
information

\$

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here



\$

Debtor 1 JAMES REUBEN BURTON Document Page 22 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No

Yes. Give specific
information

\$

54. Add the dollar value of all of your entries from Part 7. Write that number here →

\$ 0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 →

\$ 1100000.00

56. Part 2: Total vehicles, line 5 \$ 52000.00

57. Part 3: Total personal and household items, line 15 \$ 27300.00

58. Part 4: Total financial assets, line 36 \$ 10150024.99

59. Part 5: Total business-related property, line 45 \$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$

61. Part 7: Total other property not listed, line 54 +\$ 0.00

62. Total personal property. Add lines 56 through 61.

\$ 10229324.99

Copy personal property total →

+\$ 10229324.99

63. Total of all property on Schedule A/B. Add line 55 + line 62.

\$ 11329324.99

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: <u>Western District of North Carolina</u>				
Case number (If known) _____				

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own?	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
Brief description: 105 GRAHAM HALL COURT, MATTHEWS, NC 28104	\$ 1100000.00	\$ _____	
Line from <i>Schedule A/B</i> : 1.1		100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: <u>Western District of North Carolina</u>				
Case number (If known) _____				

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any	
2.1	<p>CAROLINAS TELCO FCU</p> <p>Creditor's Name</p> <p>PO BOX 668467</p> <p>Number Street</p> <p>CHARLOTTE NC 28266-5305</p> <p>City State ZIP Code</p> <p>Who owes the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Date debt was incurred _____</p>	<p>Describe the property that secures the claim:</p> <p>FAMILY HOME</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Nature of lien. Check all that apply.</p> <p>An agreement you made (such as mortgage or secured car loan)</p> <p>Statutory lien (such as tax lien, mechanic's lien)</p> <p>Judgment lien from a lawsuit</p> <p>Other (including a right to offset)</p> <p>Last 4 digits of account number 0006</p>	\$ 550000.00	\$ 1100000.00	\$
Column A dollar value totals from all pages.			\$ 550000.00		

Debtor 1 JAMES REUBEN BURTON Document Page 25 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<div><div></div><div>Name</div><div>Number Street</div><div>City State ZIP Code</div></div>	<div>On which line in Part 1 did you enter the creditor? </div> <div>Last 4 digits of account number </div>
---	---

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: <u>Western District of North Carolina</u>				
Case number (If known) _____				

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.

Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

			Total claim	Priority amount	Nonpriority amount
2.1	UNION COUNTY TAX OFFICE	Last 4 digits of account number <u>005B</u>	\$ <u>3615.95</u>	\$ <u>3615.95</u>	\$ <u>0.00</u>
	Priority Creditor's Name				
	PO BOX 38	When was the debt incurred? <u>9/1/22</u>			
	Number Street	As of the date you file, the claim is: Check all that apply			
		Contingent			
		Unliquidated			
		Disputed			
	MONROE NC 28111-0038	Type of PRIORITY unsecured claim:			
	City State ZIP Code	Domestic support obligations			
		Taxes and certain other debts you owe the government			
		Claims for death or personal injury while you were intoxicated			
		Other. Specify			
	Who incurred the debt? Check one.				
	Debtor 1 only				
	Debtor 2 only				
	Debtor 1 and Debtor 2 only				
	At least one of the debtors and another				
	Check if this claim is for a community debt				
	Is the claim subject to offset?				
	No				
	Yes				

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 2: List ALL of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

				Total claim
4.1	REGIONAL FINANCE Nonpriority Creditor's Name 3607 MATTHEWS MINT HILL ROAD Number Street SUITE 10 MATTHEWS NC 28105-4146 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 3886 When was the debt incurred? 8/2021 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify PERSONAL LOAN		\$ 9854.00
4.2	MARINER FINANCE Nonpriority Creditor's Name 14045 E INDEPENDENCE BLVD Number Street UNIT C2 INDIAN TRAIL NC 28079 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 7903 When was the debt incurred? 11/2021 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify PERSONAL LOAN		\$ 4500.00
4.3	NATIONAL FINANCE Nonpriority Creditor's Name 1102 SKYWAY DRIVE Number Street MONROE NC 28110-3003 City State ZIP Code As of the date you file, the claim is: Check all that apply	Last 4 digits of account number 8563 When was the debt incurred? 01/25/2023 (REFI)		\$ 3030.00

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

PERSONAL LOAN

4.4 TOWN OF WEDDINGTON

Last 4 digits of account number \$ 287.00

Nonpriority Creditor's Name

1924 WEDDINGTON ROAD

Number Street

When was the debt incurred? 9/1/2022

WEDDINGTON

NC

28104

City

State

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

LOCAL TAXES

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

4.5 BALLANTYNE EMERGENCY PHYSICIANS, PLLC

Last 4 digits of account number 4216 \$ 801.00

Nonpriority Creditor's Name

501 SHELLEY DRIVE

Number Street

When was the debt incurred? 04/03/2021

SUITE 300

TYLER

TX

75701

City

State

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

MEDICAL

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

4.6 CHASE BANK

Last 4 digits of account number 9075 \$ 6611.00

Nonpriority Creditor's Name

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

PO BOX 1423

Number Street

When was the debt incurred? 2019?

CHARLOTTE

City

NC

State

28201-1423

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

AMAZON CREDIT CARD (ACCOUNT CLOSED)

4.7

CAPITAL ONE

Nonpriority Creditor's Name

Last 4 digits of account number 2737

\$ 849.00

PO BOX 71087

Number Street

When was the debt incurred? 01/01/2021

CHARLOTTE

City

NC

State

28272-9904

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

CREDIT CARD (PAYMENT PLAN IN PLACE)

4.8

CREDIT ONE

Nonpriority Creditor's Name

Last 4 digits of account number 8295

\$ 3138.00

PO BOX 60500

Number Street

When was the debt incurred? 01/01/2019

CITY OF INDUSTRY

City

CA

State

91716-0500

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Debtor 1 JAMES REUBEN BURTON Document Page 30 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
<p>Yes <u>VISA CREDIT CARD</u></p>				
4.9	<p>CREDIT ONE</p> <p>Nonpriority Creditor's Name</p> <p>PO BOX 60500</p> <p>Number Street</p> <p>CITY OF INDUSTRY CA 91716-0500</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number <u>5628</u></p> <p>When was the debt incurred? <u>01/01/2019</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p><u>MASTERCARD CREDIT CARD</u></p>	\$ <u>1369.00</u>	
4.10	<p>CAROLINAS TELCO FCU</p> <p>Nonpriority Creditor's Name</p> <p>PO BOX 668467</p> <p>Number Street</p> <p>CHARLOTTE NC 28266-8467</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number <u>9222</u></p> <p>When was the debt incurred? <u>01/01/2019</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p><u>VISA CREDIT CARD</u></p>	\$ <u>2394.00</u>	
4.11	<p>CAROLINAS TELCO FCU</p> <p>Nonpriority Creditor's Name</p> <p>PO BOX 668467</p> <p>Number Street</p> <p>CHARLOTTE NC 28266-8467</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p>	<p>Last 4 digits of account number <u>7903</u></p> <p>When was the debt incurred? <u>8/2020</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p>	\$ <u>3343.00</u>	

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

PERSONAL LOAN

4.12 CARE CREDIT Last 4 digits of account number 6849 \$ 2461.31

Nonpriority Creditor's Name

PO BOX 960061

Number Street

When was the debt incurred? 1/2016

ORLANDO

City

FL

State

32896-0061

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

MEDICAL LINE OF CREDIT

4.13 LOWES Last 4 digits of account number 1634 \$ 6253.29

Nonpriority Creditor's Name

PO BOX 669807

Number Street

When was the debt incurred?

DALLAS

City

TX

State

75266-0759

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

LOWES CREDIT CARD

4.14 PAY PAL CREDIT Last 4 digits of account number 5128 \$ 1701.83

Nonpriority Creditor's Name

960006

Number Street

When was the debt incurred? 5/2020

ORLANDO

City

FL

State

32896-0006

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Who incurred the debt? Check one.

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
Yes

Unliquidated
Disputed

Type of NONPRIORITY unsecured claim:

Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Other. Specify

PAY PAL CREDIT

4.15 PAY PAL CREDIT Last 4 digits of account number 0950 \$ 3352.00

Nonpriority Creditor's Name

PO BOX 960006

Number Street

When was the debt incurred? 1/2018

ORLANDO

FL

32896-0006

City

State

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent
Unliquidated
Disputed

Type of NONPRIORITY unsecured claim:

Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Other. Specify

PAY PAL

4.16 BELK Last 4 digits of account number 3971 \$ 4783.00

Nonpriority Creditor's Name

PO BOX 530940

Number Street

When was the debt incurred?

ATLANTA

GA

30353-0940

City

State

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent
Unliquidated
Disputed

Type of NONPRIORITY unsecured claim:

Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Other. Specify

BELK CREDIT CARD

4.17 CITI BANK Last 4 digits of account number 8447 \$ 2884.00

Nonpriority Creditor's Name

PO BOX 6286

Number Street

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

When was the debt incurred? _____

SIOUX FALLS SD 57117-1002

City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

SEARS CREDIT CARD

4.18

HERNANDEZ LAWN CARE

Nonpriority Creditor's Name

610 RED CEDAR LANE

Number Street

Last 4 digits of account number 7903

\$ 2000.00

When was the debt incurred? _____

MONROE NC 28110

City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

LAWN CARE

4.19

LENDING CLUB

Nonpriority Creditor's Name

595 MARKET STREET

Number Street

SUITE 200

SAN FRANCISCO CA 94105

City State ZIP Code

Last 4 digits of account number 0987

\$ 18332.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Yes

PERSONAL LOAN

4.20

NOVANT MEDICAL

Last 4 digits of account number 1811

\$ 1611.00

Nonpriority Creditor's Name

PO BOX 8471

When was the debt incurred?

Number Street

CORAL SPRINGS

FL

33075-8471

As of the date you file, the claim is: Check all that apply

City

State

ZIP Code

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

AGGREGATE MEDICAL BILLS

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known) _____
First Name Middle Name Last Name

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

On which entry in Part 1 or Part 2 did you list the original creditor?

Name

Line _____ of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Number Street

Last 4 digits of account number _____

City

State

ZIP Code

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

**Total claims
from Part 1**

6a. **Domestic support obligations**

6a. \$ 0.00

6b. **Taxes and certain other debts you owe the government**

6b. \$ 3615.95

6c. **Claims for death or personal injury while you were intoxicated**

6c. \$ 0.00

6d. **Other.** Add all other priority unsecured claims.
Write that amount here.

6d. + \$ 0.00

6e. **Total.** Add lines 6a through 6d.

6e. \$ 3615.95

**Total claims
from Part 2**

6f. **Student loans**

6f. \$ 0.00

6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**

6g. \$ 0.00

6h. **Debts to pension or profit-sharing plans, and other similar debts**

6h. \$ 0.00

6i. **Other.** Add all other nonpriority unsecured claims.
Write that amount here.

6i. + \$ 79554.43

6j. **Total.** Add lines 6f through 6i.

6j. \$ 79554.43

Check if this is an
amended filing

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: Western District of North Carolina				
Case number (If known)				

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

- Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No

Yes
- Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.

Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No

Yes. In which community state or territory did you live? . Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code
- In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt
<div> <div></div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div> </div>	Check all schedules that apply: Schedule D, line _____ Schedule E/F, line _____ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: Western District of North Carolina				
Case number (If known)				

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies

Employment Status

Employed
Not employed

Employed
Not employed

Occupation

MANAGING DIRECTOR

REAL ESTATE AGENT

Employer's name

DEI VITAE ENTERPRISES LLC

CAROLINAS AGENT INC

Employer's address

105 GRAHAM HALL COURT
Number Street

105 GRAHAM HALL COURT
Number Street

MATTHEWS NC 28104
City State Zip Code

MATTHEWS NC 28104
City State Zip Code

How long employed there?

9 YEARS

12 YEARS

Occupation

HEALTH COACH

Employer's name

OPTAVIA

Employer's address

Number Street

105 GRAHAM HALL COURT
Number Street

MATTHEWS NC 28104
City State Zip Code

MATTHEWS NC 28104
City State Zip Code

How long employed there?

1 YR

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 10000.00	\$ 5000.00
3. Estimate and list monthly overtime pay.	3. + \$ 0.00	+ \$ 0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$ 10000.00	\$ 5000.00
Copy line 4 here →	4. \$ 10000.00	\$ 5000.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$
	5h. + \$	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 10000.00	\$ 5000.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payment that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____	8f. \$ 0.00	\$ _____
_____	8f. \$ _____	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ _____
_____	8h. + \$ _____	+ \$ 0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 10000.00	+ \$ 5000.00 = \$ 15000.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. + \$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies		12. \$ 15000.00
		Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
No.		
Yes. Explain: NEW JOB FOR DEBTOR 1		

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: <u>Western District of North Carolina</u>				
Case number (If known)				

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?	No	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent			No
Do not state the dependents' names.		DAUGHTER	9	Yes
		SON	4	No
				Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

	Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4. \$ 0.00
If not included in line 4:	
4a. Real estate taxes	4a. \$ 420.94
4b. Property, homeowner's, or renter's insurance	4b. \$ 397.50
4c. Home maintenance, repair, and upkeep expenses	4c. \$ 300.00
4d. Homeowner's association or condominium dues	4d. \$ 100.00
5. Additional mortgage payments for your residence, such as home equity loans	5. \$ 4900.00
6. Utilities:	

Debtor 1 JAMES REUBEN BURTON Document Page 43 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

		Your expenses
6a.	Electricity, heat, natural gas	6a. \$ 290.00
6b.	Water, sewer, garbage collection	6b. \$ 67.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 547.00
6d.	Other Specify: <u>CPI ALARM</u>	6d. \$ 45.00
7.	Food and housekeeping supplies	7. \$ 2257.00
8.	Childcare and children's education costs	8. \$ 281.00
9.	Clothing, laundry, and dry cleaning	9. \$ 50.00
10.	Personal care products and services	10. \$ 100.00
11.	Medical and dental expenses	11. \$ 425.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 0.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 170.00
14.	Charitable contributions and religious donations	14. \$ 0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20	
15a.	Life insurance	15a. \$ 38.00
15b.	Health insurance	15b. \$ 0.00
15c.	Vehicle insurance	15c. \$ 541.00
15d.	Other. Specify: <u>DISABILITY AND UMBRELLA</u>	15d. \$ 75.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. \$ 742.00
17b.	Car payments for Vehicle 2	17b. \$ 316.00
17c.	Other. Specify: _____	17c. \$
17d.	Other. Specify: _____	17d. \$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i>, Your Income (Official Form 106I).	18. \$ 0.00
19.	Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i>.	
20a.	Mortgages on other property	20a. \$ 0.00
20b.	Real estate taxes	20b. \$ 0.00

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Your expenses

20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00

20e. Homeowner's association or condominium dues 20e. \$ 0.00

21. **Other.** Specify: 21. +\$ 0.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21. 22a. \$ 12062.44

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22b. \$

22c. Add line 22a and 22b. The result is your monthly expenses. 22c. \$ 12062.44

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*. 23a. \$ 15000.00

23b. Copy your monthly expenses from line 22c above. 23b. -\$ 12062.44

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*. 23c. \$ 2937.56

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: <u>Western District of North Carolina</u>				
Case number (If known) _____				

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
3. The commitment period is 3 years.
4. The commitment period is 5 years.

Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 10000.00	\$ 250.00
3. Alimony and maintenance payments. Do not include payments from a spouse.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ 0.00	\$ 0.00
Ordinary and necessary operating expenses	- \$ 0.00	- \$ 0.00
Net monthly income from a business, profession, or farm	\$ 0.00	\$ 0.00
	Copy here →	\$ 0.00
6. Net income from rental and other real property	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ 0.00	\$ 0.00
Ordinary and necessary operating expenses	- \$ 0.00	- \$ 0.00
Net monthly income from rental or other real property	\$ 0.00	\$ 0.00
	Copy here →	\$ 0.00

Debtor 1 JAMES REUBEN BURTON Document Page 46 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties	\$ 0.00	\$ 0.00
8. Unemployment compensation	\$ 0.00	\$ 0.00
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: <div style="text-align: center;">↓</div>		
For you	\$ 0.00	
For your spouse	\$ 0.00	
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.	\$ 0.00	\$ 0.00
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.		
	\$	\$
	\$	\$
Total amounts from separate pages, if any.	+ \$ 0.00	+ \$ 0.00
11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ 10000.00	\$ 250.00
	= \$ 10250.00	
	Total current monthly income	

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. \$ 10250.00

13. Calculate the marital adjustment. Check one:

You are not married. Fill in 0 below

You are married and your spouse is filing with you. Fill in 0 below

You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\$

\$

Debtor 1 JAMES REUBEN BURTON Document Page 47 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

_____ + \$ _____

Total \$ 0.00 Copy here → — 0.00

14. **Your current monthly income.** Subtract the total in line 13 from line 12.

\$ 10250.00

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here → \$ 10250.00

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form. \$ 123000.00

16. **Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. NC

16b. Fill in the number of people in your household. 4

16c. Fill in the median family income for your state and size of household. \$ 99190.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. **How do the lines compare?**

17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. **Copy your total average monthly income from line 11.** \$ 10250.00

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. — \$ 0.00

19b. **Subtract line 19a from line 18.** \$ 10250.00

20. **Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b. \$ 10250.00

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form. \$ 123000.00

20c. Copy the median family income for your state and size of household from line 16c. \$ 99190.00

Debtor 1 JAMES REUBEN BURTON Document Page 48 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

21. How do the lines compare?

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X _____
Signature of Debtor 1

X _____
Signature of Debtor 2

Date 02/22/2023
MM / DD / YYYY

Date 02/22/2023
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C–2.

If you checked 17b, fill out Form 122C–2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: <u>Western District of North Carolina</u>				
Case number (If known) _____				

Check if this is an amended filing

Official Form 122C-2

Chapter 13 Calculation of Your Disposable Income

04/22

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

2

National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

6. Food, clothing, and other items: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

\$ 1410.00

7. Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

First Name Middle Name Last Name

People who are under 65 years of age

7a. Out-of-pocket health care allowance per person \$ 75.00

7b. Number of people who are under 65 X 2

7c. Subtotal. Multiply line 7a by line 7b.

\$ 150.00

Copy
here →

\$ 150.00

People who are under 65 years of age

7d. Out-of-pocket health care allowance per person \$ 0.00

7e. Number of people who are under 65 X 0

7f. Subtotal. Multiply line 7d by line 7e.

\$ 0.00

Copy
here →

+ \$ 0.00

7g. Total. Add lines 7c and 7f \$ 150.00 Copy here → \$ 150.00

**Local
Standards**

You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities – Insurance and operating expenses
- Housing and utilities – Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities – Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$ 658.009. **Housing and utilities – Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$ 1368.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor	Average monthly payment
CAROLINAS TELCO FCU	\$ 4850.00
	\$
	+ \$

9b. Total average monthly payment

\$ 4850.00

Copy
here →

- \$ 4850.00

Repeat this amount
on line 33a.

Debtor 1 JAMES REUBEN BURTON Document Page 51 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

9c. Net mortgage or rent expense.

Subtract line 9b (*total average monthly payment*) from line 9a (*mortgage or rent expense*). If this number is less than \$0, enter \$0.

\$ 0.00 Copy here → \$ 0.00

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.

\$

Explain why:

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

0. Go to line 14.

1. Go to line 12.

2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the Operating Costs that apply for your Census region or metropolitan statistical area.

\$ 640.00

13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1 Describe Vehicle 1: 2018 AUDI Q7

13a. Ownership or leasing costs using IRS Local Standard. \$ 1176.00

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment
CAROLINAS TELCO FCU	\$ 742.00
	+ \$

Total average monthly payment \$ 742.00 Copy here → - \$ 742.00 Repeat this amount on line 33b.

13c. Net Vehicle 1 ownership or lease expense

Subtract line 13b from line 13a. If this number is less than \$0, enter \$0.

\$ 434.00 Copy net Vehicle 1 expense here → \$ 434.00

Vehicle 2 Describe Vehicle 2: 2012 CHEVY AVALANCE

13d. Ownership or leasing costs using IRS Local Standard. \$ 1176.00

13e. Average monthly payment for all debts secured by Vehicle 2.

Do not include costs for leased vehicles.

Debtor 1 JAMES REUBEN BURTON Document Page 52 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Name of each creditor for Vehicle 2	Average monthly payment
CAROLINAS TELCO FCU	\$ 316.00
	+ \$

Total average monthly payment

\$ 316.00

Copy here →

- \$ 316.00

Repeat this amount on line 33c.

13f. Net Vehicle 2 ownership or lease expense

Subtract line 13e from line 13d. If this amount is less than \$0, enter \$0.

\$ 860.00

Copy net Vehicle 2 expense here →

\$ 860.00

14. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation.

\$

15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*.

\$ 0.00

Other Necessary Expenses

In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. Do not include real estate, sales, or use taxes.

\$ 0.00

17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.

Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.

\$ 0.00

18. **Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term.

\$ 38.00

19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.

Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.

\$ 0.00

20. **Education:** The total monthly amount that you pay for education that is either required:

- as a condition for your job, or
- for your physically or mentally challenged dependent child if no public education is available for similar services.

\$ 0.00

21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. Do not include payments for any elementary or secondary school education.

\$ 281.00

22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.

Payments for health insurance or health savings accounts should be listed only in line 25

\$ 350.00

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

23. **Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.

+ \$ 0.00

Do not include payments for basic home telephone, internet or cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Form 122C-1, or any amount you previously deducted.

24. **Add all of the expenses allowed under the IRS expense allowances.**

Add lines 6 through 23.

\$ 4821.00

Additional Expense Deductions

These are additional deductions allowed by the Means Test.
Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance \$ 0.00

Disability insurance \$ 32.00

Health savings account + \$ 0.00

Total \$ 32.00

Copy total here → \$ 32.00

Do you actually spend this total amount?

No. How much do you actually spend? \$

Yes

26. **Continuing contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b).

\$ 0.00

27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. By law, the court must keep the nature of these expenses confidential.

\$ 0.00

28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8

If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs.

\$ 0.00

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$189.58* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.

\$ 0.00

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

* Subject to adjustment on 4/01/25, and every 3 years after that for cases begun on or after the date of adjustment.

First Name Middle Name Last Name

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. \$ 0.00

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4). + \$ 0.00

Do not include any amount more than 15% of your gross monthly income.

32. **Add all of the additional expense deductions.**

Add lines 25 through 31.

\$ 32.00

Deductions for Debt Payment

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Average monthly payment

Mortgages on your home:

33a. Copy line 9b here ➔ \$ 4850.00

Loans on your first two vehicles:

33b. Copy line 13b here ➔ \$ 742.00

33c. Copy line 13e here ➔ \$ 316.00

33d. List other secured debts:

Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?	
		No	
		Yes	\$
		No	
		Yes	\$
		No	
		Yes	+ \$

33e. Total average monthly payment. Add lines 33a through 33d \$ 5908.00

Copy total here ➔

\$ 5908.00

First Name Middle Name Last Name

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?

No. Go to line 35.

Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the cure amount). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
		\$ _____ ÷ 60 =	\$ _____
		\$ _____ ÷ 60 =	\$ _____
		\$ _____ ÷ 60 =	+ \$ _____
Total			<div style="border: 1px solid black; padding: 2px;">\$ _____</div> <div style="display: inline-block; vertical-align: middle;">Copy total here →</div> \$ _____

35. Do you owe any priority claimssuch as a priority tax, child support, or alimony that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.

No. Go to line 36.

Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims \$ 0.00 ÷ 60 \$ 0.00

36. Projected monthly Chapter 13 plan payment

\$ 6500.00

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

X 5.18

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense

\$ 336.70

Copy total here →

\$ 336.70
37. Add all of the deductions for debt payment. Add lines 33e through 36.

\$ 6244.70

Total Deductions from Income**38. Add all of the allowed deductions.**

Copy line 24, All of the expenses allowed under IRS expense allowances \$ 4821.00

Copy line 32, All of the additional expense deductions \$ 32.00

Debtor 1 JAMES REUBEN BURTON Document Page 56 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Copy line 37, All of the deductions for debt payment + \$ 6244.70

Total deductions

\$ 11097.70

Copy
total
here →

\$ 11097.70

Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)

39. Copy your total current monthly income from line 14 of Form 122C-1, Chapter 13

\$ 10250.00

Statement of Your Current Monthly Income and Calculation of Commitment Period.

40. Fill in any reasonably necessary income you receive for support for dependent children.

The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child.

\$ 0.00

41. Fill in all qualified retirement deductions.

The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19).

\$ 0.00

42. Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A). Copy line 38 here →

\$ 11097.70

43. Deduction for special circumstances.

If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances

Amount of expense

_____ \$ _____

_____ \$ _____

_____ + \$ _____

Total

\$ _____

Copy here
→

+ \$ _____

44. Total adjustments. Add lines 40 through 43.

\$ 11097.70

Copy here → - \$ 11097.70

45. Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from line 39.

\$ 0.00

Part 3: Change in Income or Expenses

46. Change in income or expenses.

If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
122C-1				Increase	
122C-2				Decrease	\$
122C-1				Increase	
122C-2				Decrease	\$
122C-1				Increase	
122C-2				Decrease	\$
122C-1				Increase	
122C-2				Decrease	\$

Part 4: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X

Signature of Debtor 1

Date 02/22/2023

MM / DD / YYYY

X

Signature of Debtor 2

Date 02/22/2023

MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: <u>Western District of North Carolina</u>				
Case number (If known) _____				

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No

Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
8029 BRISTLE TOE LANE	From 07/01/2002	Same as Debtor 1	Same as Debtor 1
Number Street	To 06/01/2020	Number Street	From
			To
CHARLOTTE NC 28277			
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No

Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

	Debtor 1:		Debtor 2:	
	Source of Income Check all that apply.	Gross income (before deductions and exclusions)	Source of Income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating Business	\$ _____	Wages, commissions, bonuses, tips Operating Business	\$ _____ 450.00
For last calendar year: (January 1 to December 31, <u>2022</u>) YYYY	Wages, commissions, bonuses, tips Operating Business	\$ _____ 75000.00	Wages, commissions, bonuses, tips Operating Business	\$ _____ 3700.00
For last calendar year before that: (January 1 to December 31, <u>2021</u>) YYYY	Wages, commissions, bonuses, tips Operating Business	\$ _____ 200000.00	Wages, commissions, bonuses, tips Operating Business	\$ _____ 500.00

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

	Debtor 1:		Debtor 2:	
	Source of Income Describe below.	Gross income from each source (before deductions and exclusions)	Source of Income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	TRADING CRYPTOCURRENCY	\$ _____ 13000.00		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____
For last calendar year: (January 1 to December 31, <u>2022</u>) YYYY		\$ _____		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____
For the calendar year before that: (January 1 to December 31, <u>2021</u>) YYYY		\$ _____		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
CAROLINAS TELCO FCU	01/07/2022	\$ 9950.00	\$ 549980.00	Mortgage
Creditor's Name	12/12/2022			Car
PO BOX 668467				Credit Card
Number Street				Loan Repayment
				Suppliers or vendors
				Other
CHARLOTTE NC 28266-8467				
City State ZIP Code				
	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
CAROLINAS TELCO FCU	01/10/2023	\$ 1505.00	\$ 21773.65	Mortgage
Creditor's Name	01/17/2023			Car
PO BOX 668467				Credit Card
Number Street				Loan Repayment
				Suppliers or vendors
				Other
CHARLOTTE NC 28266-8467				
City State ZIP Code				
	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
CAROLINAS TELCO FCU	01/17/2023	\$ 642.54	\$ 10211.43	Mortgage
Creditor's Name	11/21/2022			Car
PO BOX 668467				Credit Card
Number Street				Loan Repayment

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

CHARLOTTE NC 28266-8467
 City State ZIP Code

Suppliers or vendors
 Other

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
LENDING CLUB	12/16/2022	\$ 1827.00	\$ 18332.00	Mortgage
Creditor's Name	01/16/2023			Car
595 MARKET STREET	02/16/2023			Credit Card
Number Street				Loan Repayment
SUITE 200				Suppliers or vendors
				Other
SAN FRANCISCO CA 94105				
City State ZIP Code				

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony

No.

Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No.

Yes. List all payments that benefited an insider

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures
9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title NATAN HOLDINGS V JAMES REUBEN BURTON, SUSAN BURTON, AND DEI VITAE ENTERPRISES, LLC	CIVIL	CIRCUIT COURT OF THE NINETEETH JUDICIAL CIRCUIT LAKE COUNTY, ILLINOIS Court Name 18 NORTH COUNTY STREET Number Street WAUKEGAN IL 60085-4359 City State ZIP Code	Pending On appeal Concluded
Case number 22 LA 603			
	Nature of the case	Court or agency	Status of the case
Case title FIFTH THIRD BANK, NA V DEI VITAE ENTERPRISES, LLC AND SUSAN H BURTON	JUDGMENT FOR DEFAULT	MECKLENBURG SUPERIOR COURT Court Name 832 EAST 4TH STREET Number Street CHARLOTTE NC 28202 City State ZIP Code	Pending On appeal Concluded
Case number 22 CVS 11542			

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Creditor's Name			\$
Number Street	Explain what happened		
	Property was repossessed.		
	Property was foreclosed.		
	Property was garnished.		
City State ZIP Code	Property was attached, seized, or levied.		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

Debtor 1 JAMES REUBEN BURTON Document Page 63 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

		Describe the action the creditor took	Date action was taken	Amount
Creditor's Name				\$
Number Street				
City State ZIP Code				
		Last 4 digits of account number: XXXX-		

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			\$
Number Street			
City State ZIP Code			
Person's relationship to you			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value

Debtor 1 JAMES REUBEN BURTON Document Page 64 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

Charity's Name

Number Street

City State ZIP Code

\$

Part 6: List Certain Losses**15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

No

Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

\$

Part 7: List Certain Payments or Transfers**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

Person Who Was Paid

Number Street

City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

\$

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid Number Street City State ZIP Code		\$

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you		

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

No

Yes. Fill in the details.

Description and value of the property transferred	Date transfer was made
Name of trust	

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
XXXX- _____	Checking	_____	\$ _____
Name of Financial Institution _____	Savings		
Number _____ Street _____	Money market		
_____	Brokerage		
City _____ State _____ ZIP Code _____	Other		

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

No

Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution _____ Name _____ Number _____ Street _____ _____		No
City _____ State _____ ZIP Code _____		Yes
City _____ State _____ ZIP Code _____		
City _____ State _____ ZIP Code _____		

22. **Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

No

Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility _____ Name _____ Number _____ Street _____ _____		
City _____ State _____ ZIP Code _____		
City _____ State _____ ZIP Code _____		
City _____ State _____ ZIP Code _____		

Debtor 1 JAMES REUBEN BURTON Document Page 67 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

						<div>No</div> <div>Yes</div>	
City		State	ZIP Code	City		State	ZIP Code

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Where is the property?			Describe the property	Value
Owner's Name				\$
Number	Street			
City	State	ZIP Code		
Number	Street			
City	State	ZIP Code		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number	Street		

Debtor 1

JAMES

REUBEN

BURTON

Document

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Jr.

Case number (if known)

First Name

Middle Name

Last Name

City

State

ZIP Code

City

State

ZIP Code

25. Have you notified any governmental unit of any release of hazardous material?

No

Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Governmental unit

Number Street

Number Street

City

State

ZIP Code

City

State

ZIP Code

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No

Yes. Fill in the details.

Court or agency

Nature of the case

Status of the case

Case title

Court Name

Case number

Number Street

City

State

ZIP Code

Pending

On appeal

Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

A member of a limited liability company (LLC) or limited liability partnership (LLP)

A partner in a partnership

An officer, director, or managing executive of a corporation

An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business

Employer Identification number
Do not include Social Security number or ITIN.

Debtor 1

JAMES

REUBEN

BURTON

Document

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Jr.

Case number (if known)

First Name

Middle Name

Last Name

DEI VITAE ENTERPRISES LLC

Business Name

105 GRAHAM HALL COURT

Number Street

MATTHEWS

NC

28104

City

State

ZIP Code

PARENT HOLDING COMPANY

Name of accountant or bookkeeper

TOP DOG ACCOUNTING

EIN: 27-0616713

Dates business existed

From 07/20/2009

To

CAROLINAS AGENT, INC

Business Name

105 GRAHAM HALL COURT

Number Street

MATTHEWS

NC

28104

City

State

ZIP Code

Describe the nature of the business

REAL ESTATE REFERRALS

Name of accountant or bookkeeper

TOP DOG ACCOUNTING

Employer Identification number
Do not include Social Security number or ITIN.

EIN: 27-0859178

Dates business existed

From 08/31/2009

To

KLMKH

Business Name

11117 SAINTSBURY PLACE

Number Street

CHARLOTTE

NC

28277

City

State

ZIP Code

Describe the nature of the business

OIL AND GAS

Name of accountant or bookkeeper

TOP DOG ACCOUNTING

Employer Identification number
Do not include Social Security number or ITIN.

EIN: 82-2633612

Dates business existed

From 08/23/2018

To

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Date issued

Name

MM / DD / YYYY

Number Street

City

State

ZIP Code

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known) _____
 First Name Middle Name Last Name

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X_____
Signature of Debtor 1**X**_____
Signature of Debtor 2Date 02/22/2023Date 02/22/2023

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of Person _____

. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	JAMES	REUBEN	BURTON	Jr.
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	SUSAN	HUNT	BURTON	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: <u>Western District of North Carolina</u>				
Case number (If known) _____				

Mailing List

List contains the name and address of each entity included on Schedules D, E/F, G, H and Creditor Information.

CAROLINAS TELCO FCU PO BOX 668467 CHARLOTTE	NC	28266-5305
UNION COUNTY TAX OFFICE PO BOX 38 MONROE	NC	28111-0038
REGIONAL FINANCE 3607 MATTHEWS MINT HILL ROAD SUITE 10 MATTHEWS	NC	28105-4146
MARINER FINANCE 14045 E INDEPENDENCE BLVD UNIT C2 INDIAN TRAIL	NC	28079
NATIONAL FINANCE 1102 SKYWAY DRIVE MONROE	NC	28110-3003
TOWN OF WEDDINGTON 1924 WEDDINGTON ROAD WEDDINGTON	NC	28104
BALLANTYNE EMERGENCY PHYSICIANS, PLLC 501 SHELLEY DRIVE SUITE 300 TYLER	TX	75701
CHASE BANK PO BOX 1423 CHARLOTTE	NC	28201-1423

Debtor 1 JAMES REUBEN BURTON Document Page 72 of 73 Jr. Case number (if known)

First Name Middle Name Last Name

CAPITAL ONE PO BOX 71087		
CHARLOTTE	NC	28272-9904
CREDIT ONE PO BOX 60500		
CITY OF INDUSTRY	CA	91716-0500
CREDIT ONE PO BOX 60500		
CITY OF INDUSTRY	CA	91716-0500
CAROLINAS TELCO FCU PO BOX 668467		
CHARLOTTE	NC	28266-8467
CAROLINAS TELCO FCU PO BOX 668467		
CHARLOTTE	NC	28266-8467
CARE CREDIT PO BOX 960061		
ORLANDO	FL	32896-0061
LOWES PO BOX 669807		
DALLAS	TX	75266-0759
PAY PAL CREDIT 960006		
ORLANDO	FL	32896-0006
PAY PAL CREDIT PO BOX 960006		
ORLANDO	FL	32896-0006
BELK PO BOX 530940		
ATLANTA	GA	30353-0940

Debtor 1 JAMES REUBEN BURTON Jr. Case number (if known)

First Name Middle Name Last Name

CITI BANK PO BOX 6286 SIOUX FALLS SD 57117-1002
HERNANDEZ LAWN CARE 610 RED CEDAR LANE MONROE NC 28110
LENDING CLUB 595 MARKET STREET SUITE 200 SAN FRANCISCO CA 94105
NOVANT MEDICAL PO BOX 8471 CORAL SPRINGS FL 33075-8471